

MINIMIZE YOUR RISK FOR IDENTITY THEFT

Look out for warning signs of identity theft

- Bank account withdraws that you didn't make;
- Letters or debt collector calls for bills you don't owe;
- Health insurance claims for treatments you didn't receive;
- Accounts listed on your credit report that you didn't open
- A notice from the IRS that a return was filed in your name.

While there is no way to guarantee you won't be the victim of ID Theft, there are steps you can take to reduce your risk.

- Never give personal information unless you know who you are dealing with and how it will be used.
- Don't carry credit cards, social security cards, passports or other personal identification you don't regularly use. Take your receipts from all bank machines, gas pumps, and retail stores.
- Review your bills for any charges you did not authorize and health insurance statements for claims that don't match the treatments you received;
- Pay attention to credit billing cycles. If bills don't arrive on time, contact your creditor. A missing bill could mean that a thief has hijacked your account and changed the billing address.
- Shred all mail and documents you don't need that contain personal information such as: pre-approved credit applications, credit card receipts, bills and medical statements.
- While on line, delete e-mail or pop-up messages that instruct you to click on a hyperlink or download software to verify your account information.
- On social media sites, be cautious about accepting invitations from unfamiliar contacts, and verify the messages you receive. Scammers have been known to pose as friends or relatives.
- Get a copy of your credit report annually from all three of the major reporting agencies at www.annualcreditreport.com. Look for accounts you didn't open, activity on closed accounts, and inaccurate personal information. Consider placing a security freeze on each report.

If you believe you the victim of Identity Theft

- Contact the companies where you know fraud occurred
- Place fraud alerts on your credit reports and consider security freezes.
- File a police report
- Report the identity theft to the Federal Trade Commission (FTC) at: www.identitytheft.gov.
- Visit Consumer Affairs' website at www.howardcountymd.gov/consumer for more information. Contact the Office at consumer @howardcountymd.gov or 410-313-6420 for assistance.

To obtain this factsheet in an alternative format, please contact the Office of Consumer Affairs at 410-313-6420(voice/relay) or email us at consumer@howardcountymd.gov.